

1 WILLIAM M. RUBENDALL State Bar No. 80616  
2 DAVID E. GATES State Bar No. 039107  
3 LAW OFFICES OF WILLIAM M. RUBENDALL  
4 801 Augusta Court  
5 Concord, Ca. 94518

6 (925) 827-2272  
7 (925) 827-2905 Fax  
8 wrubelaw@sbcglobal.net  
9 Attorneys for Debtors  
10 KENNETH DANIEL BARNES  
11 VICTORIA BARNES

12 **UNITED STATES BANKRUPTCY COURT**  
13 **NORTHERN DISTRICT OF CALIFORNIA**  
14 **OAKLAND DIVISION**

15 In re  
16 KENNETH DANIEL BARNES  
17 VICTORIA BARNES

Case No. 10-40304 – WJL

Chapter 13

18 **APPLICATION FOR JUDGMENT**  
19 **AVOIDING LIEN OF PNC BANK**  
20 **NATIONAL ASSOCIATION fka**  
21 **NATIONAL CITY BANK**

22 Debtors  
23 \_\_\_\_\_/

24 TO THE HONORABLE WILLIAM J. LAFFERTY, JUDGE OF THE UNITED  
25 STATES BANKRUPTCY COURT: Debtors KENNETH DANIEL BARNES and  
26 VICTORIA BARNES, through their attorneys, William M. Rubendall and David E. Gates,  
27 hereby applies for a Judgment avoiding the lien of PNC BANK NATIONAL  
28 ASSOCIATION fka NATIONAL CITY BANK. This Application is based on the pleadings  
in this case, and the Declaration of David E. Gates,

Dated: March 13, 2015

/s/ David E. Gates  
David E. Gates